

PLEASE RETURN TO: O. DOUGLAS SHIPMAN
5384 Poplar Ave., Suite 400
Memphis, Tennessee 38119
(901) 763-4000

BOOK 282 PAGE 232

Prepared by ~~XXXXXXXXXX~~

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601-393-4700

STATE MS. - DESOTO CO.
FILED

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BK 282 PG 232
W.E. DAVIS CH. CLK.

By: m. Taylor D.C.

FRED A. VILLWOK ET. UX.,

GRANTORS

to:

WARRANTY DEED

HENRY J. CALVERT, ET. UX.,

GRANTEES.

FOR AND IN CONSIDERATION of the sum of Ten and No./100 Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all which is hereby acknowledged, Fred A. Villwok and wife, Norene N. Villwok do hereby sell, convey and warrant unto Henry J. Calvert and wife, Ronnie A. Calvert as tenants by the entirety with full right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

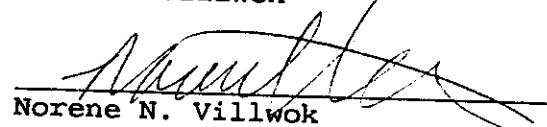
Lot 1938, Section "F" DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect and further subject to all applicable building restrictions and restrictive covenants of record.

Taxes for the year 1995 are to be pro-rated and possession is to be given at 12:00 noon on March 1, 1995.

WITNESS the signature of the Grantors, this the 24th day of February, 1995.


Fred A. Villwok

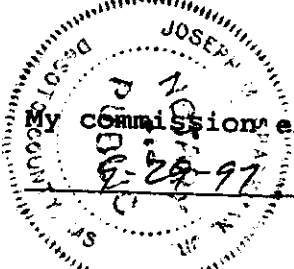

Norene N. Villwok

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the State and County aforesaid, the within named Fred A. Villwok and Norene N. Villwok, who acknowledge that they executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and

for the purposes therein expressed.

Given under my hand and official seal of office, this the 24th of February, 1995.



Joseph M. Graham
Notary Public

My commission expires: _____

Grantors' Address: 63118 Democrat Rd Memphis, TN 38118

Grantor's Telephone Number: Home- 601-342-6118 Work- 901-368-8106

Grantee's Address: 6530 Westbury, Hattiesburg, MS 38637

Grantee's Telephone Number: Home- 789-4380 (901) Work- 276-4895 (901)